

MOBILECOM

Built to Connect | Men Nan Men

Mobilizing Investments for Inclusive Livelihoods & Economic Empowerment in Core Communities (MOBILECOM)

Investor Brief



USAID
FROM THE AMERICAN PEOPLE

A scalable & sustainable investment opportunity by



MOBILECOM Overview

As a Haitian owned and Haiti based organization for the past 6 years, Paon Bleu understands that speed, access and agility can be the difference between life and death; achievement or failure.

By adapting technology to overcome Haiti's investment barriers and empower culturally specific practices, we've not only created an investment practice that can nimbly navigate a developing landscape, but we've also established an all-access financial compass that empowers locals to invest in their livelihood and lifestyle; supports existing Diaspora practices; and sustainably achieves social impact at a speed and scale never before seen in Haiti.

Supported by USAID as a collaborative project between Paon Bleu S.A and Caisse Populaire de Pestel, MOBILECOM's blockchain-based financing system, is the transparent, trackable and transformative solution Haiti and her investors have been waiting for.

MOBILECOM Benefits

For Communities:

- 1. Enhanced Financial Inclusion:** Access to basic financial services like savings, credit, and payments, which are often out of reach for underserved populations.
- 2. Economic Empowerment:** By facilitating small business loans and microfinance, the project helps foster entrepreneurship and create jobs, boosting local economies.
- 3. Improved Financial Literacy:** Education initiatives designed to increase financial knowledge, helping individuals make informed financial decisions.
- 4. Resilience Against Economic Shocks:** With better financial tools and resources, communities can more effectively withstand and recover from economic disruptions like natural disasters.

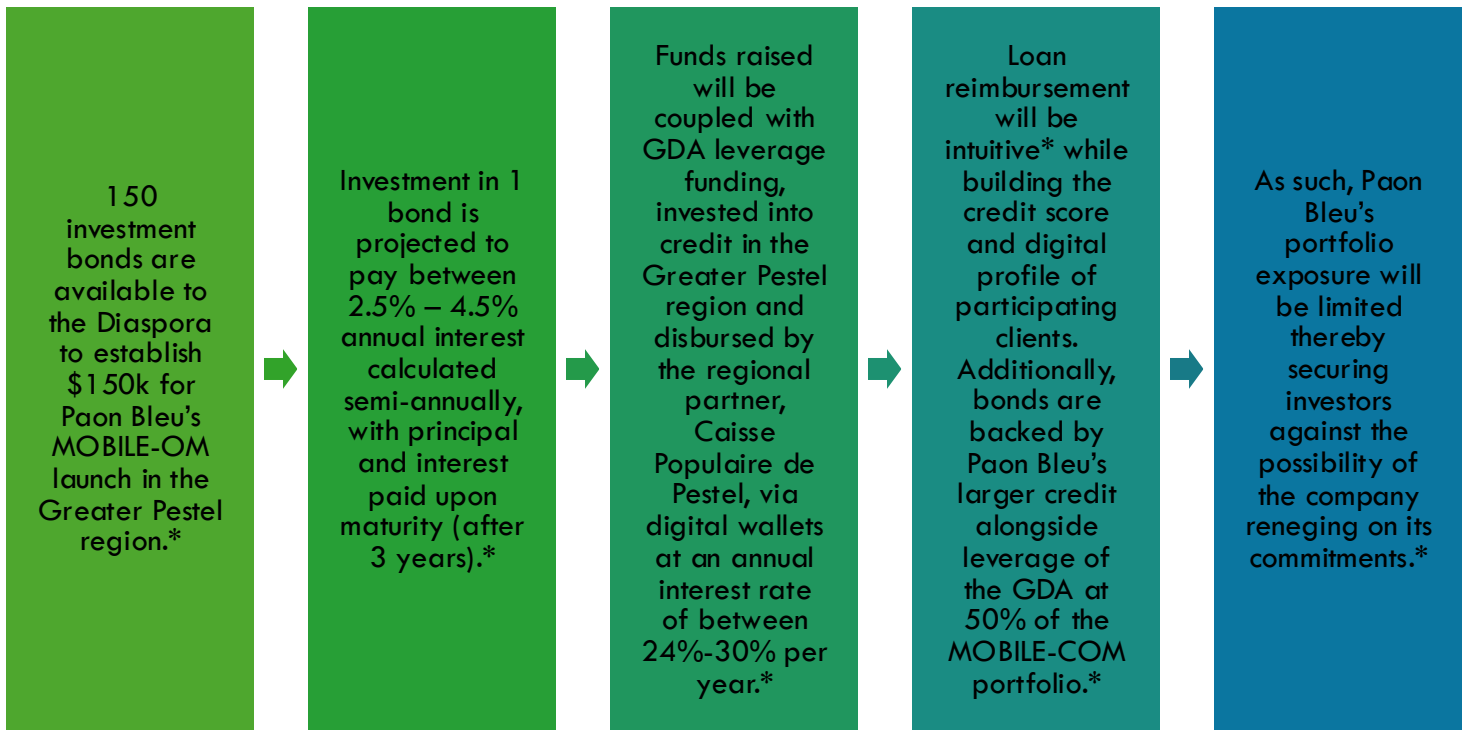
For Investors:

- 1. Financial Returns:** Bonds and other investment vehicles offer the potential for financial returns, making it a financially beneficial endeavor.
- 2. Impact Investing:** Provides a way to achieve social impact alongside financial gains, appealing to investors who are motivated by dual objectives.
- 3. Connection to Homeland:** For Haitian-Americans, investing in MOBILECOM offers a way to contribute meaningfully to the development of their home country.
- 4. Tax Benefits:** Depending on the investor's jurisdiction, there may be tax incentives available for investing in development projects or impact initiatives.

For Donors:

- 1. Social Impact:** Donors can see their contributions lead to tangible improvements in the lives of Haitians, aligning with their philanthropic goals.
- 2. Sustainable Development:** By supporting a project that aims for long-term economic sustainability, donors help build the infrastructure necessary for ongoing development.
- 3. Leverage and Scale:** Donations may be used to leverage additional funding from other sources, multiplying the impact of the original contribution.
- 4. Accountability and Transparency:** Regular updates and reports provide donors with clear insights into how their funds are being used and the impact they are creating.

How to Invest



**Each investment is fully backed by USAID, and while 150 investments is our goal, it is not our limit.*

**Subject to the risks related to portfolio performance.*

**Given the experience of individuals using the established Village Savings & Loans Association (VSLA) methodology,*

**Project returns expected after two years. Each Investment is fully backed by USAID.*

Competitive Landscape

As a trusted partner in the development sector, our culturally specific, blockchain-based financing system is supported by USAID as a collaborative project between Paon Bleu S.A and Caisse Populaire de Pestel to grow the social impact footprint in Haiti.

Adapting technology to be nimble and speedy as the minimum requirement, we've established ourselves as the market leader in developing economies and will continue as such, with you as a trusted investor.

Each individual investment contributes to our 98% return rate that tangibly impacts local communities and economies as a sustainable and scalable investment practice that benefits all involved.

While our competitors' models are based on foreign and outdated infrastructures, our foundation and evolution are digitally based, fully eliminating investment barriers to empower culturally specific practices within a transparent, trackable and self-empowering platform.

Through partnerships with Paon Bleu, Caisse Populaire de Pestel and USAID, MOBILECOM tailors technology in support of culturally specific practices, allowing locals to build and maintain positive credit profiles while contributing to self-sustaining lending lifecycles and accelerating community impact and resilience in Haiti.

MOBILECOM Partners

The Pestel Credit Union Caisse Populaire de Pestel, or **Caisse Populaire de Pestel** is a community-based financial institution that has allowed its nearly 1,500 members to save and borrow money since 2007.

Caisse Populaire de Pestel contributes to improving living conditions in Pestel by facilitating access to credit for farmers, small merchants and small entrepreneurs, while supporting them to manage and expand their activities.

With the support of **Paon Bleu** and **USAID**, Caisse Populaire de Pestel will restructure to digitize and modernize its offerings through MOBILECOM as an effort to enhance access to financial tools and services, fostering economic empowerment and resilience within the Pestel community.

A Global Development Alliance (GDA) is a partnership where **USAID** and the private sector develop and implement market-based approaches to solve development challenges.

GDA's leverage assets and expertise to advance business interests, facilitate private sector-led development, and drive sustained impact.

This market-based approach catalyzes sustainable, scalable development progress through collaborative projects like MOBILECOM.



About PAON BLEU



Launched in 2018, Paon Bleu is a pioneering FINTECH startup in Haiti promoting financial inclusion through innovative credit and financial management services.



Offerings include personal loans (KREDIPAM), deferred store credit (HTKREDI), a personal finance app (FLO), mobile transactions (PAYFAST), and a digital wallet (BOUSOL).



Targeting the “missing middle,” Paon Bleu bridges the gap in access to financial services with minimal friction, fostering long-term relationships and community empowerment.



Paon Bleu also supports clean energy and financial literacy initiatives, in collaboration with USAID and the UN Foundation.